

| Capital Calculation (in Millions) | | | | |
|---|-------------|------------------|------------------|------------------|
| TIER 1 CAPITAL | | | | |
| | Start | End of Year 1 | End of Year 2 | End of Year 3 |
| 1 Total Equity Capital | 125,000,000 | 131,762,629 | 141,076,628 | 150,911,906 |
| 2 LESS: Net Unrealized Gain (Loss) on AFS Sec | - | - | - | - |
| 3 LESS: Net Unrealized Gain (Loss) on AFS Equity Sec | - | - | - | - |
| 4 LESS: Accumulated Net Gains (Loss) on Cash Flow Hedges | - | - | - | - |
| 5 LESS: Non Qualifying Perpetual Preferred Stock | - | - | - | - |
| 6 Qualifying Minority Interests in Consolidated Subsidiaries | - | - | - | - |
| 7 LESS: Disallowed Goodwill and Other Intangibles | - | - | - | - |
| 8 Subtotal | 125,000,000 | 131,762,629 | 141,076,628 | 150,911,906 |
| 9a LESS: Disallowed Servicing Assets and Purchased Credit Card Relationships | - | - | - | - |
| 9b LESS: Disallowed Deferred Tax Assets | - | - | - | - |
| 10 Other Additions to Tier 1 Capital | - | - | - | - |
| 11 Tier 1 Capital | 125,000,000 | 131,762,629 | 141,076,628 | 150,911,906 |
| TIER 2 CAPITAL | | | | |
| 12 Qualifying Subordinated Debt and Redeemable Preferred Stock | - | - | - | - |
| 13 Cumulative Perpetual Preferred Stock | - | - | - | - |
| 14 Allowance for Loan and Lease Losses Includable | - | - | - | - |
| 15 Unrealized Gains on AFS Equity Securities | - | - | - | - |
| 16 Other Tier 2 Capital Components | - | - | - | - |
| 17 Tier 2 Capital (Sum of Items 12 through 16) | - | - | - | - |
| 18 Allowable Tier 2 Capital (Lesser of item 11 or 17) | - | - | - | - |
| 19 Tier 3 Capital Allocated for Market Risk | - | - | - | - |
| 20 LESS: Deductions for Total Risk-Based Capital | - | - | - | - |
| 21 Total Risk Based Capital (sum of items 11,18, and 19 less item 20) | 125,000,000 | 131,762,629 | 141,076,628 | 150,911,906 |
| TOTAL ASSETS FOR LEVERAGE RATIO | | | | |
| 22 Average Total Assets | - | 131,324,413 | 140,446,773 | 150,123,023 |
| 23 LESS: Disallowed Goodwill and Other Intangibles | - | - | - | - |
| 24 LESS: Disallowed Servicing Assets and Purchased Credit Card Relationships | - | - | - | - |
| 25 LESS: Disallowed Deferred Tax Assets | - | - | - | - |
| 26 LESS: Other Deductions From Assets for Leverage Capital Purposes | - | - | - | - |
| 27 Average Total Assets for Leverage Capital Purposes (items 22 less items 23 through 26) | - | 131,324,413 | 140,446,773 | 150,123,023 |
| ADJUSTMENTS FOR FINANCIAL SUBSIDIARIES | | | | |
| 28a Adjustments to Tier 1 Capital Reported in item 11 | - | - | - | - |
| 28b Adjustments to Total Risk-Based Capital Reported in item 21 | - | - | - | - |
| 29 Adjustments to Risk-Weighted Assets Reported in item 62 | - | - | - | - |
| 30 Adjustments to Average Total Assets Reported in item 27 | - | - | - | - |
| CAPITAL RATIOS | | | | |
| 31 Tier 1 Leverage Ratio | N/A | 100.33% | 100.45% | 100.53% |
| 32 Tier 1 Risk-Based Capital Ratio | N/A | 277.66% | 277.67% | 277.70% |
| 33 Total Risk-Based Capital Ratio | N/A | 277.66% | 277.67% | 277.70% |
| 62 Total Risk-Weighted Assets | - | 47,454,149 | 50,807,707 | 54,344,408 |
| Adjustment for Disallowed Loan Loss Reserve | - | - | - | - |
| Adjusted Risk Weighted Assets | - | 47,454,149 | 50,807,707 | 54,344,408 |
| Total End of Period Assets | 126,000,000 | 135,531,379 | 144,883,924 | 154,759,738 |
| Average Period Assets | 126,000,000 | 131,324,413 | 140,446,773 | 150,123,023 |
| Provision for Loan Loss Actual | - | - | - | - |
| Allowable Loan Loss Reserve | - | 593,177 | 635,096 | 679,305 |
| | - | (593,177) | (635,096) | (679,305) |
| Risk Weighted Assets | | | | |
| | 0% | - | - | - |
| | 20% | 68,194,023 | 72,808,629 | 77,684,869 |
| | 50% | 67,044,023 | 71,658,629 | 76,534,869 |
| | 100% | 293,333 | 416,667 | 540,000 |
| Total Assets | | 135,531,379 | 144,883,924 | 154,759,738 |